

FIGURE 1

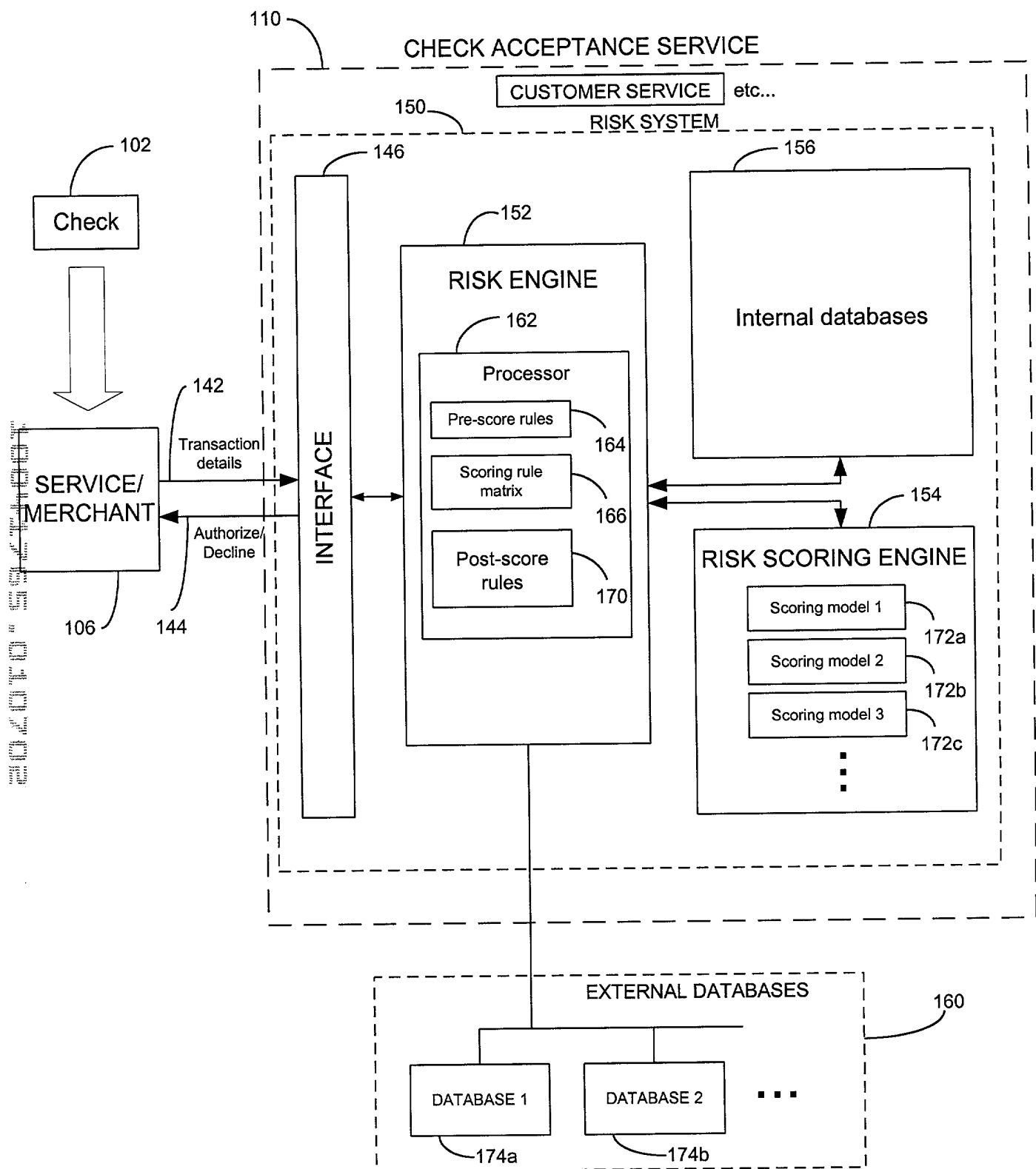


FIGURE 2

Check acceptance service

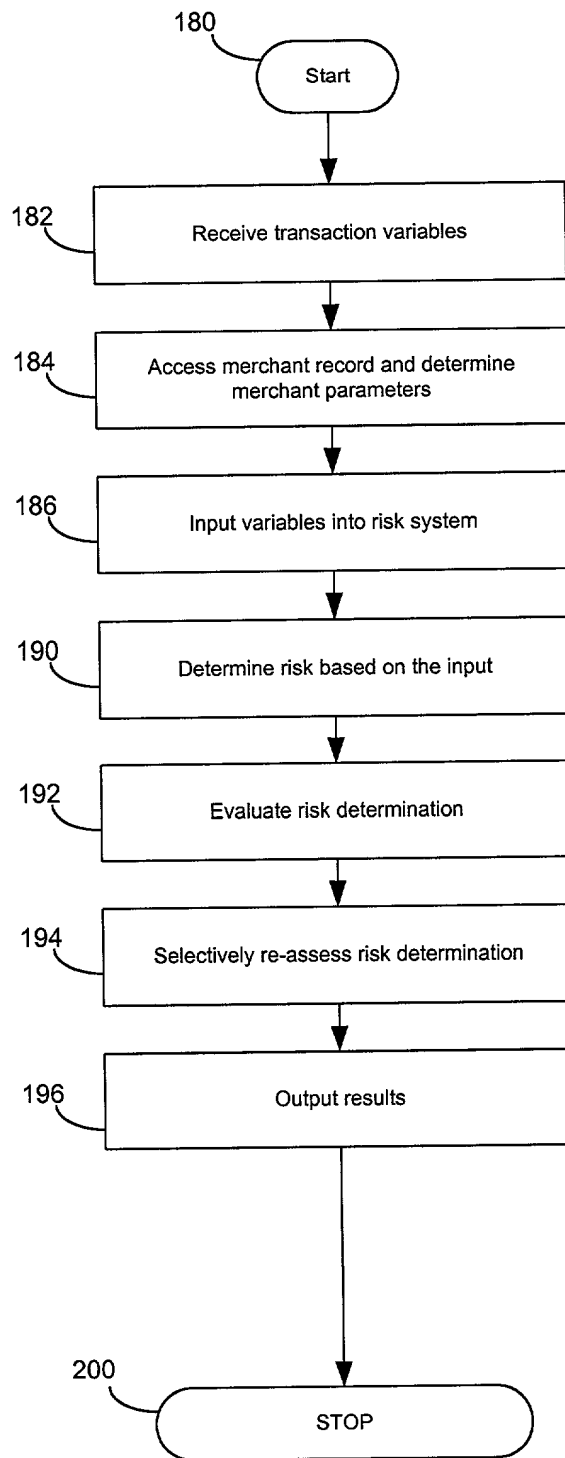


FIGURE 3

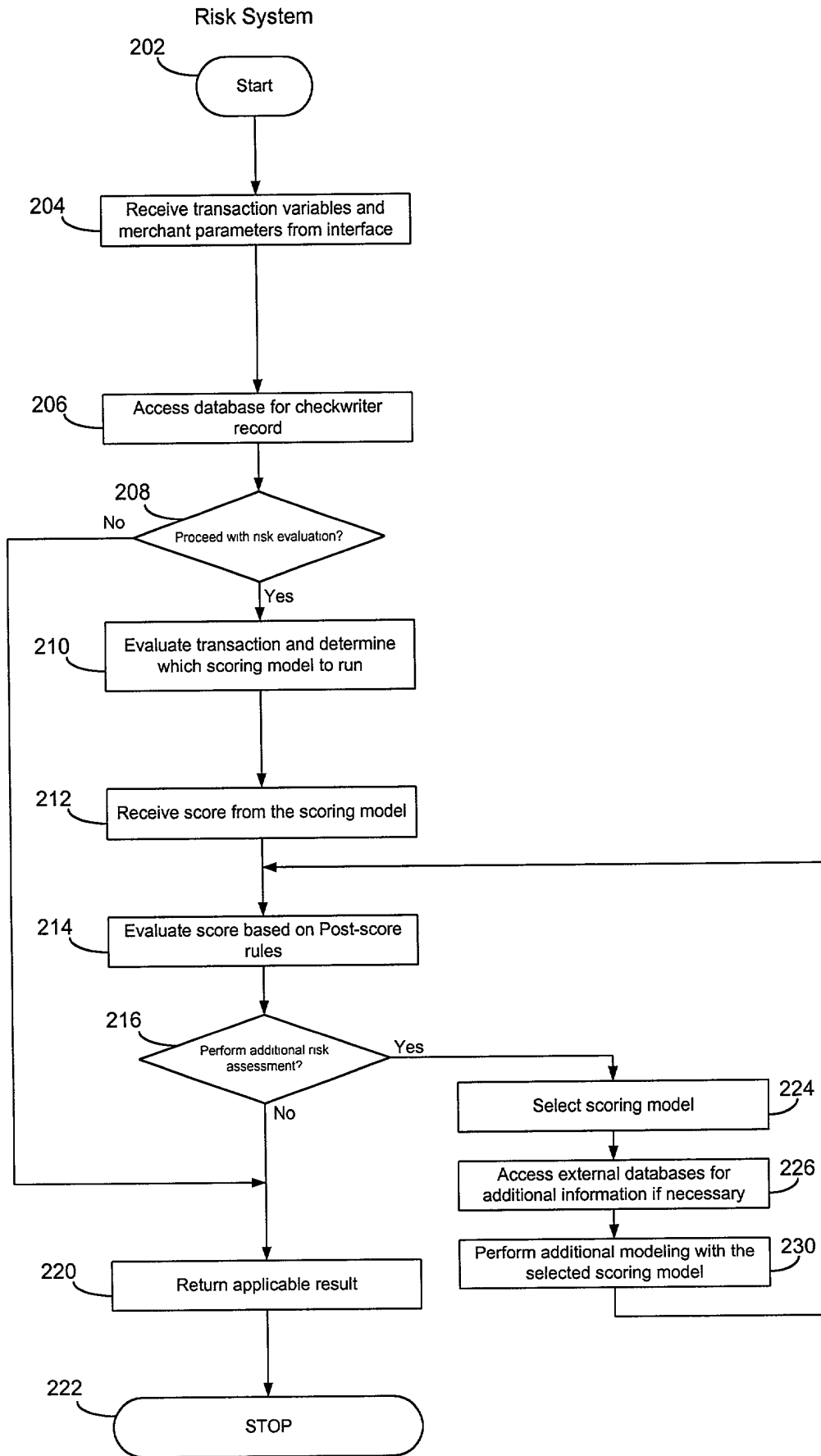


FIGURE 4

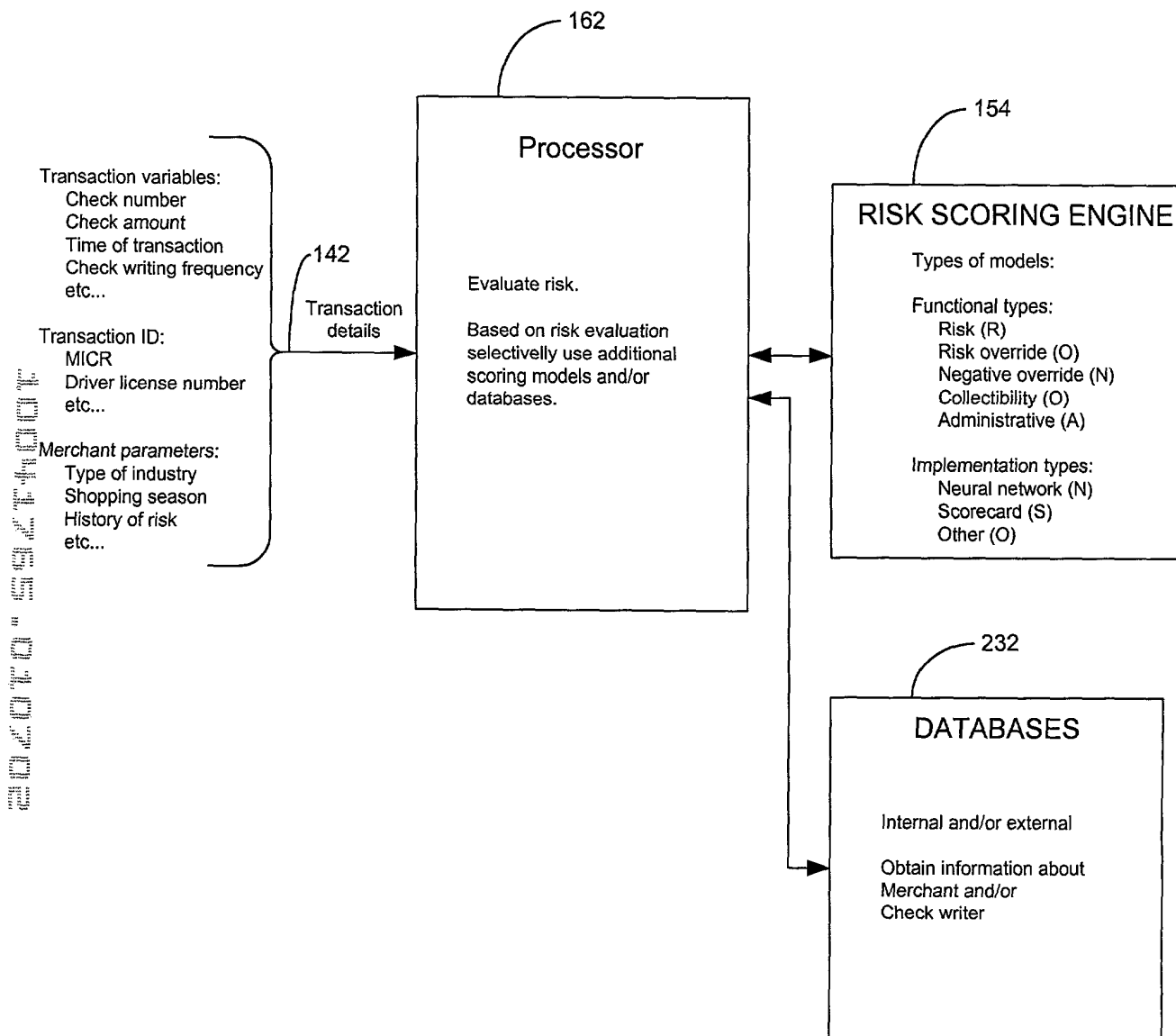


FIGURE 5

Exemplary post-score process

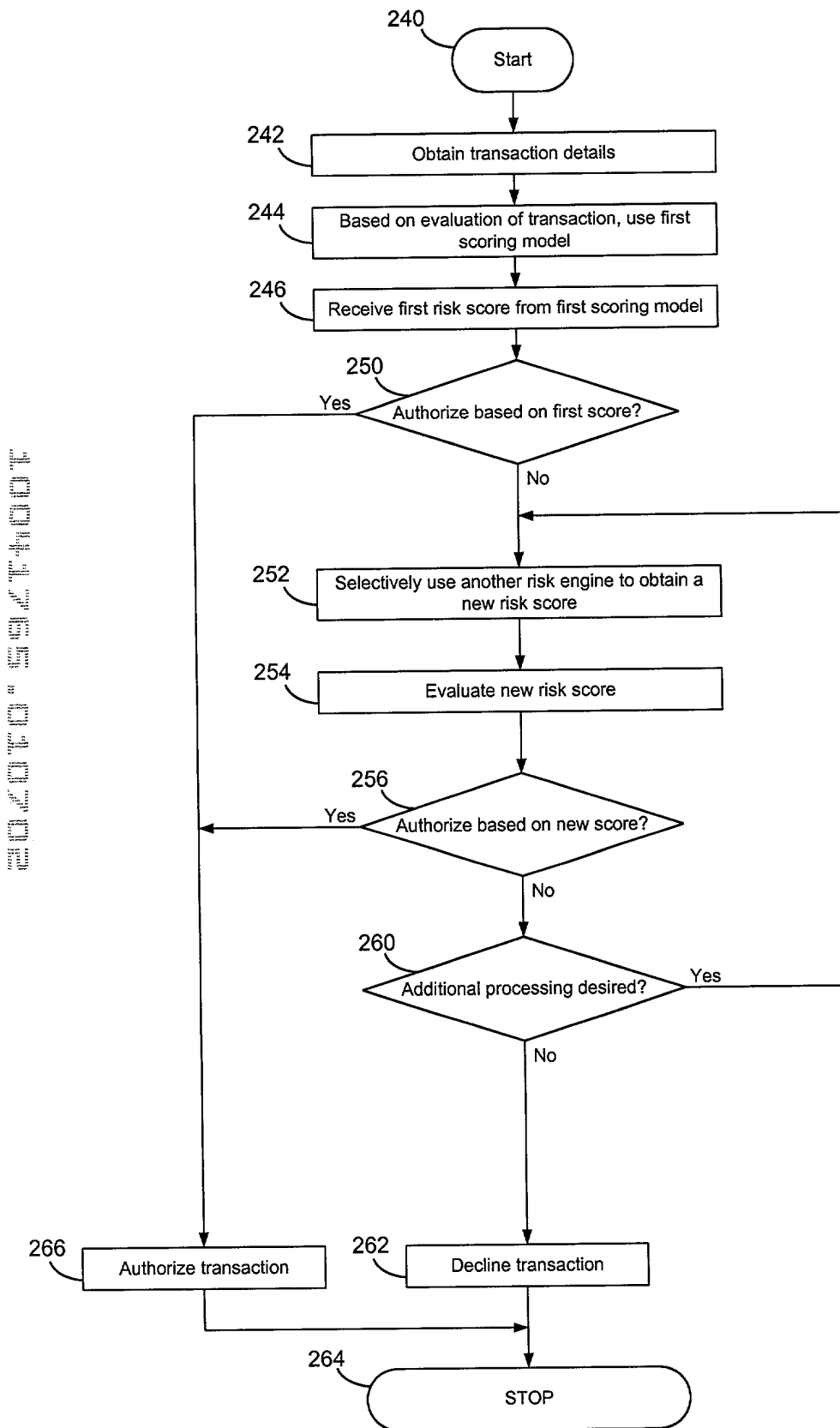


FIGURE 6

Sample Scoring Variables

300

VARIABLE	Comment
RISK_PNC	Risk Positive-negative code (history)
LTD_DAYS	Life to date days
LTD_CNT	Life to date check count
LTD_AMT	Life to Date Amount
CHECK_NUMBER	Check Number
TOTAL_CHKS	Total Checks
CHECK_AMT	Check Amount
TOD	Time of Day
PREV_HR	Previous Hour
TOTAL_AMT	Total Amount
DAW	Day of Week
RISK_SCORE	Transaction Risk
RISK_MERCHANT	Merchant Risk
VELOCITY	Relative Frequency Count
VEL_AMT	Relative Frequency Amount
PROFILE_RISK	Profile Transaction Risk
OOS	Out of State
RT_INDEX	RT Index
NC	National Code
PCT_CUTOFF	% From Cutoff
CHK_STOLEN	Check stolen
AVS_RESP	Address/ID verification
MERCHANT_LIMIT	Merchant limit
CUTOFF_SCORE	Cutoff risk score
COLLECTION_PROB	Collection probability
COLLECTED_CHKS_1YR	# of Collected checks in past year
RETURNED_CHKS_1YR	# of Returned check in past year
FRAUD_PROB	Merchant fraud probability
TOTAL_CHKS_1YR	# of checks submitted by merchant
CHECK_VELOCITY_MERCHANT	Check submission rate

FIGURE 7

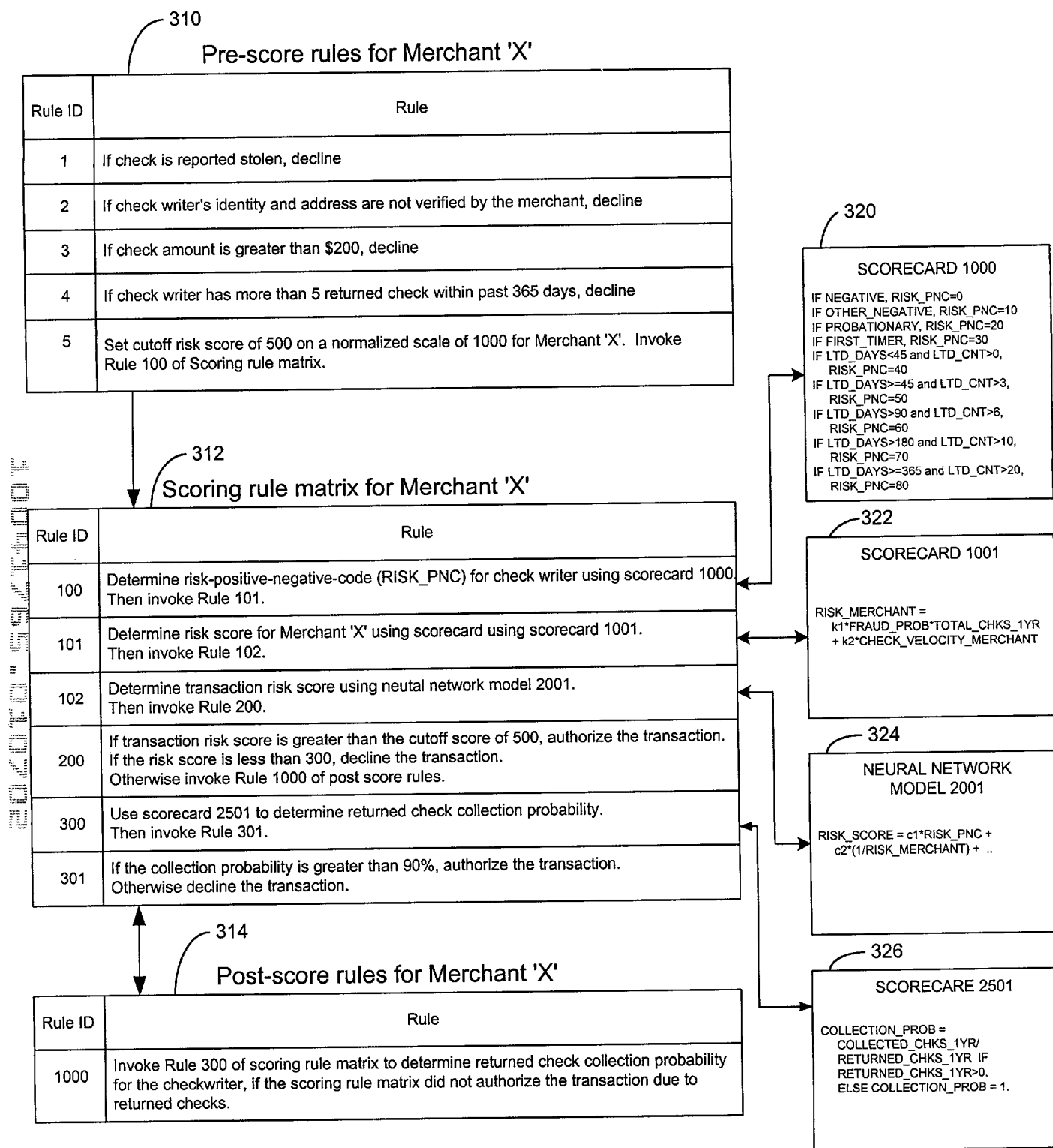


FIGURE 8